

Information to identify the case:

Debtor 1	Stephen Caroleo	Social Security number or ITIN	xxx-xx-9304
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Jennifer Caroleo	Social Security number or ITIN	xxx-xx-8129
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-14543-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen Caroleo

Jennifer Caroleo

8/3/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Stephen Caroleo
 Jennifer Caroleo
 Debtors

Case No. 13-14543-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 63

Date Rcvd: Aug 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2017.

db/jdb +Stephen Caroleo, Jennifer Caroleo, 335 Suburban Drive, Toms River, NJ 08753-4246
 513736188 +Admin Recovery, 5930 Main Street, Williamsville, New York 14221-5718
 513736189 +Advanced Medical Imaging, PO Box 2126, Edison, New Jersey 08818-2126
 513736194 +++CAC FINANCIAL CORP, 2601 NW EXPRESSWAY STE 1000E, OKLAHOMA CITY OK 73112-7236
 (address filed with court: CAC Financial Corp, 2601 NW Expressway, Suite 1000 East,
 Oklahoma City, Oklahoma 73112)
 513736198 +Chase Home Finance, PO Box 24696, Columbus, Ohio 43224-0696
 513736199 +Children's Specialized Hospital, 150 New Providence Rd, Mountainside, New Jersey 07092-2590
 513736205 EIS Collections, P.O. Box 1730, Reynoldsburg, OH 43068-8730
 513844933 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 513736209 +FMA Alliance, 12339 Cutten Rd, Houston, Texas 77066-1807
 513736207 +First National Bank Visa, PO Box 3412, Omaha, Nebraska 68103-0412
 513736210 +Home Depot Credit Services, PO Box 790328, St. Louis, MO 63179-0328
 516164411 J.P. Morgan Mortgage Acquisition Corporation, c/o Rushmore Loan Management Services,
 P.O. Box 52708, Irvine, CA 92619-2708
 516164412 +J.P. Morgan Mortgage Acquisition Corporation, c/o Rushmore Loan Management Services,
 P.O. Box 52708, Irvine, CA 92619-2708, J.P. Morgan Mortgage Acquisition Corpora,
 c/o Rushmore Loan Management Services 92619-2708
 513736212 Jefferson University Physicians, Central Business Office, P.O. Box 40089,
 Philadelphia, PA 19106-0089
 513736217 +Northland Group, Inc., PO Box 390846, Minneapolis, Minnesota 55439-0846
 513736218 +Northland Group, Inc., PO Box 390905, Minneapolis, Minnesota 55439-0905
 513736219 +Parker McCay, P.A. (Three Greentree Cent, 9000 Midlantic Dr, Suite 300,
 Mt. Laurel, NJ 08054-1539
 514047463 Residential Credit Solutions, PO Box 163229, Fort Worth, TX 76161-3229
 513736220 +Residential Credit Solutions, PO Box 163349, Ft. Worth, TX 76161-3349
 514704151 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)
 513736225 +Zwicker & Associates, 80 Minuteman Road, Andover, Massachusetts 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 03 2017 22:47:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 03 2017 22:47:02 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: CBSAAFES.COM Aug 03 2017 22:28:00 AAFES/MILSTAR/EXCHANGE,
 c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
 cr EDI: HNDA.COM Aug 03 2017 22:28:00 American Honda Finance Corporation, PO Box 168088,
 Irving, TX 75016-8088
 513777448 EDI: HNDA.COM Aug 03 2017 22:28:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
 513736191 EDI: AMEREXPR.COM Aug 03 2017 22:28:00 American Express, Customer Service,
 PO Box 981535, El Paso, Texas 79998-1535
 514049266 EDI: BECKLEE.COM Aug 03 2017 22:28:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513779637 +EDI: ACCE.COM Aug 03 2017 22:28:00 Asset Acceptance LLC, Po Box 2036,
 Warren MI 48090-2036
 513736192 EDI: BANKAMER.COM Aug 03 2017 22:28:00 Bank of America, P.O. Box 982235,
 El Paso, Texas 79998-2235
 513736186 EDI: BANKAMER.COM Aug 03 2017 22:28:00 AAA Financial Services, PO Box 982235,
 El Paso, Texas 79998-2235
 513736193 EDI: HFC.COM Aug 03 2017 22:28:00 Best Buy HSBC, PO Box 5893,
 Carol Stream, Illinois 60197-5893
 513736206 EDI: CBSAAFES.COM Aug 03 2017 22:28:00 Exchange Credit Program, P.O. Box 650410,
 Dallas, TX 75265-0410
 513824844 EDI: CBSAAFES.COM Aug 03 2017 22:28:00 AAFES/MIL STAR/EXCHANGE,
 c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374
 513998900 EDI: BL-BECKET.COM Aug 03 2017 22:28:00 Capital One NA, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 513736195 +E-mail/Text: jessicajones@cpcprecovery.com Aug 03 2017 22:47:37 Central Portofolio,
 6640 Shady Oak Rd, # 300, Eden Prairie, Minnesota 55344-7710
 513736196 +E-mail/Text: bankruptcy@certifiedcollection.com Aug 03 2017 22:46:55
 Certified Credit & Collection Bureau, PO Box 336, Raritan, New Jersey 08869-0336
 513736197 EDI: CHASE.COM Aug 03 2017 22:28:00 Chase, PO Box 15298,
 Wilmington, Delaware 19850-5298
 513736201 +EDI: CITICORP.COM Aug 03 2017 22:28:00 Citi Cards, PO Box 6500,
 Sioux Falls, South Dakota 57117-6500
 513736202 +EDI: CCS.COM Aug 03 2017 22:28:00 Credit Collection Services, Two Wells Avenue, Dept. 587,
 Newton, Massachusetts 02459-3225

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Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513736203 EDI: DISCOVER.COM Aug 03 2017 22:28:00 Discover, PO Box 30943,
Salt Lake City, Utah 84130
513758261 +EDI: TSYS2.COM Aug 03 2017 22:28:00 Department Stores National Bank/Macys,
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
513746951 EDI: DISCOVER.COM Aug 03 2017 22:28:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
513736204 +E-mail/Text: christy@concordadvice.com Aug 03 2017 22:47:11 East Side Lenders,
40 E Main Street, Suite 410, Newark, DE 19711-4639
513763239 +E-mail/Text: mtamsett@adminrecovery.com Aug 03 2017 22:47:25 FNBO, c/o Admin Recovery,
45 Earhart Drive Suite 102, Williamsville, NY 14221-7809
513736208 +EDI: FSAE.COM Aug 03 2017 22:28:00 First Source, 205 Bryant Woods South,
Amherst, New York 14228-3609
514064601 EDI: RMSC.COM Aug 03 2017 22:28:00 GE Capital Retail Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
513736211 EDI: HNDA.COM Aug 03 2017 22:28:00 Honda Financial, PO Box 6034,
Newark, Delaware 19714-6034
513818032 EDI: IRS.COM Aug 03 2017 22:28:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
513905033 +EDI: OPHSUBSID.COM Aug 03 2017 22:28:00 KEYSTONE RECOVERY PARTNERS, SERIES II,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513736213 EDI: CBSKOHL.COM Aug 03 2017 22:28:00 Kohls Capital One, PO Box 3043,
Milwaukee, Wisconsin 53201-3043
513736214 +EDI: RESURGENT.COM Aug 03 2017 22:28:00 LVNV Funding, PO Box 10497,
Greenville, South Carolina 29603-0497
514035555 EDI: RESURGENT.COM Aug 03 2017 22:28:00 LVNV Funding, LLC its successors and assigns as,
assignee of Capital One, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
513736215 +EDI: TSYS2.COM Aug 03 2017 22:28:00 Macys, Bankruptcy Processing, PO Box 8053,
Mason, Ohio 45040-8053
513736216 +E-mail/Text: Meridianbankruptcy@meridianhealth.com Aug 03 2017 22:47:40 Meridian Health,
PO Box 397, Neptune, New Jersey 07754-0397
514054668 EDI: PRA.COM Aug 03 2017 22:28:00 Portfolio Recovery Associates, LLC,
c/o Toys "R" Us Mastercard, POB 41067, Norfolk VA 23541
513736221 +EDI: SEARS.COM Aug 03 2017 22:28:00 Sears Mastercard, PO Box 6282,
Sioux Falls, South Dakota 57117-6282
513736222 +EDI: RMSC.COM Aug 03 2017 22:28:00 Toys R Us/GE Capital Retail, Bankruptcy Dept,
PO Box 103104, Roswell, Georgia 30076-9104
513736224 +EDI: USAA.COM Aug 03 2017 22:28:00 USAA Credit Card Services, PO Box 65020,
San Antonio, Texas 78265-5020
514017738 +E-mail/Text: bncmail@w-legal.com Aug 03 2017 22:47:11 USAA FEDERAL SAVINGS BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513736223 +EDI: URSI.COM Aug 03 2017 22:28:00 United Recovery Systems, 5800 North Course Dr,
Houston, Texas 77072-1613
514004837 EDI: ECAST.COM Aug 03 2017 22:28:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
514004836 EDI: ECAST.COM Aug 03 2017 22:28:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262

TOTAL: 42

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513736200 Citi
513736187 ##+Able Credit Services Group, 623 River Rd, Suite 2G, Fair Haven, NJ 07704-3267
513736190 ##Allcare Medical, PO Box 697, Old Bridge, NJ 08857-0697

TOTALS: 1, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Brian E Caine on behalf of Creditor J.P. Morgan Mortgage Acquisition Corporation
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Brian E Caine on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp.
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Brian E Caine on behalf of Creditor JPMorgan Chase Bank, et al bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS, INC., as servicer for
J.P. MORGAN MORTGAGE ACQUISITION CORP. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com;mhazlett@mortoncraig.com
Joseph Purrazzella on behalf of Debtor Stephen Caroleo joseph@purrlaw.com,
joep1897@comcast.net
Joseph Purrazzella on behalf of Joint Debtor Jennifer Caroleo joseph@purrlaw.com,
joep1897@comcast.net
Joshua I. Goldman on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp.
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS, INC., as servicer for
J.P. MORGAN MORTGAGE ACQUISITION CORP. jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
R. A. Lebron on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS, INC., as servicer for J.P.
MORGAN MORTGAGE ACQUISITION CORP. bankruptcy@feinsuch.com

TOTAL: 12